

## बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	06-03-2026 20:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	06-03-2026 20:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	60 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Heavy Industries And Public Enterprises
विभाग का नाम/Department Name	Department Of Heavy Industry
संगठन का नाम/Organisation Name	National Automotive Board
कार्यालय का नाम/Office Name	National Automotive Board Manesar
वस्तु श्रेणी /Item Category	Group Mediclaim Insurance Service - Permanent Employees; Hospitalization for accident & emergency Treatments, OPD, Domiciliary treatment, Maternity, All pre-existing illness, As per ATC; Yes
अनुबंध अवधि /Contract Period	1 Year(s) 2 Day(s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
एमएसएमई के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है/MSE Relaxation for Years of Experience and Turnover	No
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Relaxation for Years of Experience and Turnover	No
विक्रेता से मांगे गए दस्तावेज़/Document required from seller	Experience Criteria,Certificate (Requested in ATC),Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC),Additional Doc 3 (Requested in ATC),Additional Doc 4 (Requested in ATC) *In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer

**बिड विवरण/Bid Details**

क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेजों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेनू है/Do you want to show documents uploaded by bidders to all bidders participated in bid?	Yes (Documents submitted as part of a clarification or representation during the tender/bid process will also be displayed to other participated bidders after log in)
बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / Minimum number of bids required to disable automatic bid extension	1
दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / Number of days for which Bid would be auto-extended	3
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / Number of Auto Extension count	1
बिड से रिवर्स नीलामी सक्रिय किया/Bid to RA enabled	No
बिड का प्रकार/Type of Bid	Two Packet Bid
तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय /Time allowed for Technical Clarifications during technical evaluation	2 Days
अनुमानित बिड मूल्य /Estimated Bid Value	1650000
मूल्यांकन पद्धति/Evaluation Method	Total value wise evaluation
मध्यस्थता खंड/Arbitration Clause	No
सुलह खंड/Mediation Clause	No

**ईएमडी विवरण/EMD Detail**

आवश्यकता/Required	No
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**ईपीबीजी विवरण /ePBG Detail**

आवश्यकता/Required	No
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बोली विभाजन लागू नहीं किया गया/ Bid splitting not applied.

**एमआईआई अनुपालन/MII Compliance**

एमआईआई अनुपालन/MII Compliance	Yes
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**एमएसई खरीद वरीयता/MSE Purchase Preference**

एमएसई खरीद वरीयता/MSE Purchase Preference	Yes
सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं को खरीद में प्राथमिकता, यदि उनका मूल्य L1+X% तक की सीमा में हो / Purchase Preference to MSE OEMs available upto price within L1+X%	15

1. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.

2. Purchase preference to Micro and Small Enterprises (MSEs): Purchase preference will be given to MSEs as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail the Purchase preference for services, the bidder must be the Service provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered service. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price. The buyers are advised to refer to the [OM No.1 4 2021 PPD dated 18.05.2023](#) for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017. Benefits of MSE will be allowed only if the credentials of the service provider are validated on-line in GeM profile as well as validated and approved by the Buyer after evaluation of submitted documents.

3. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price.

4. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.

5. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -

1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

#### अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

**Details of Buyer (Insured):**[1770990580.pdf](#)

#### Pre Bid Detail(s)

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue
23-02-2026 12:00:00	NAB, 2nd Floor, Admin Building, ICAT Centre-2, Sector-11, IMT Manesar, Gurugram Haryana-122051

**Group Mediclaim Insurance Service - Permanent Employees; Hospitalization For Accident & Emergency Treatments, OPD, Domiciliary Treatment, Maternity, All Pre-existing Illness, As Per ATC; Yes ( 1 )**

तकनीकी विशिष्टियाँ / Technical Specifications

विवरण / Spec ificat ion	मूल्य/ Values
<b>कोर / Core</b>	
Type of People being Insured	Permanent Employees
Coverage	Hospitalization for accident & emergency Treatments , OPD , Domiciliary treatment , Maternity , All pre-existing illness , As per ATC
Family Members (dependants) to be Covered	Yes
Dependent member(s) to be covered	Spouse , Children , Parents / Parents-In-Law
Co-Payment Percentage	NA
Top-Up Cover to be Provided	Yes

विवरण / Spec ificat ion	मूल्य/ Values
Buffer Sum Insur ed for Grou p Medic laim to be used at the discr etion of the Buyer	Yes
Amt of Buffe r Sum Insur ed to be provi sione d at the organ izatio n level (in INR)	3000000
Premi um Paym ent Optio ns	Single Premium

विवरण / Spec ificat ion	मूल्य/ Values
List of Insurer from where insurance to be taken (can indicate multiple service providers)	Acko General Insurance Ltd. , Aditya Birla Health Insurance Co. Ltd. , Agriculture Insurance Company of India Ltd. , Bajaj Allianz General Insurance Co. Ltd , Bharti AXA General Insurance Co. Ltd. , Cholamandalam MS General Insurance Co. Ltd. , Manipal Cigna Health Insurance Company Limited , Edelweiss General Insurance Co. Ltd. , ECGC Ltd. , Future Generali India Insurance Co. Ltd. , Go Digit General Insurance Ltd. , HDFC ERGO General Insurance Co.Ltd. , ICICI LOMBARD General Insurance Co. Ltd. , IFFCO TOKIO General Insurance Co. Ltd. , Kotak Mahindra General Insurance Co. Ltd. , Liberty General Insurance Ltd. , Magma HDI General Insurance Co. Ltd. , Niva Bupa Health Insurance Co Ltd. , National Insurance Co. Ltd. , Raheja QBE General Insurance Co. Ltd. , Reliance General Insurance Co. Ltd. , Reliance Health Insurance Ltd. , Care Health Insurance Ltd , Royal Sundaram General Insurance Co. Ltd. , SBI General Insurance Co. Ltd. , Shriram General Insurance Co. Ltd. , Star Health & Allied Insurance Co. Ltd. , Tata AIG General Insurance Co. Ltd. , The New India Assurance Co. Ltd. , The Oriental Insurance Co. Ltd. , United India Insurance Co. Ltd. , Universal Sompo General Insurance Co. Ltd. , All IRDA approved Insurance companies

**एडऑन /Addon(s)**

**अतिरिक्त विवरण /Additional Details**

Type of Insured (Buyer to select type of Insured)	Family
Insurance Start Date	28-03-2026
Insurance End Date	27-03-2027

**क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer**

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer	No
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**अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents**

## परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.N o.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Geeta	122050,National Automotive Board (NAB) Corporate Office: 2nd Floor, Administrative Building, ICAT Campus II, Sector -11, IMT Manesar , Gurugram.	Project / Lumpsum Based	<ul style="list-style-type: none"><li>• Please input the number to be Insured : 108</li><li>• Total Sum Insured : 23000000</li></ul>

## क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions

### 1. Generic

OPTION CLAUSE: The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration

### 2. Buyer Added Bid Specific ATC

Buyer uploaded ATC document [Click here to view the file.](#)

## अस्वीकरण/Disclaimer

The additional terms and conditions have been incorporated by the Buyer after approval of the Competent Authority in Buyer Organization, whereby Buyer organization is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any eccentricity / restriction arising in the bidding process due to these ATCs and due to modification of technical specifications and / or terms and conditions governing the bid. If any clause(s) is / are incorporated by the Buyer regarding following, the bid and resultant contracts shall be treated as null and void and such bids may be cancelled by GeM at any stage of bidding process without any notice:-

1. Definition of Class I and Class II suppliers in the bid not in line with the extant Order / Office Memorandum issued by DPIIT in this regard.
2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC.
3. Publishing Custom / BOQ bids for items for which regular GeM categories are available without any Category item bunched with it.
4. Creating BoQ bid for single item.
5. Mentioning specific Brand or Make or Model or Manufacturer or Dealer name.
6. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
7. Floating / creation of work contracts as Custom Bids in Services.
8. Seeking sample with bid or approval of samples during bid evaluation process. (However, in bids for [attached categories](#), trials are allowed as per approved procurement policy of the buyer nodal Ministries)
9. Mandating foreign / international certifications even in case of existence of Indian Standards without specifying equivalent Indian Certification / standards.
10. Seeking experience from specific organization / department / institute only or from foreign / export experience.

11. Creating bid for items from irrelevant categories.
12. Incorporating any clause against the MSME policy and Preference to Make in India Policy.
13. Reference of conditions published on any external site or reference to external documents/clauses.
14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be.
15. Any ATC clause in contravention with GeM GTC Clause 4 (xiii)(h) will be invalid. In case of multiple L1 bidders against a service bid, the buyer shall place the Contract by selection of a bidder amongst the L-1 bidders through a Random Algorithm executed by GeM system.
16. Buyer added ATC Clauses which are in contravention of clauses defined by buyer in system generated bid template as indicated above in the Bid Details section, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by GeM GTC.
17. In a category based bid, adding additional items, through buyer added additional scope of work/ additional terms and conditions/or any other document. If buyer needs more items along with the main item, the same must be added through bunching category based items or by bunching custom catalogs or bunching a BoQ with the main category based item, the same must not be done through ATC or Scope of Work.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller within 4 days of bid publication on GeM. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

**All GeM Sellers/Service Providers shall ensure full compliance with all applicable labour laws, including the provisions, rules, schemes and guidelines under the four Labour Codes i.e. the Code on Wages, 2019; the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020 as and when notified and brought into force by the Government of India.**

**For all provisions of the Labour Codes that are pending operationalisation through rules, schemes or notifications, the corresponding provisions of the pre-existing labour enactments (such as The Minimum Wages Act, 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act, 1965, The Equal Remuneration Act, 1976, The Payment of Gratuity Act, 1972, etc. and relevant State Rules) shall continue to remain applicable.**

**The Seller/ Service Providers shall, therefore, be responsible for ensuring compliance under:**

- **All notified and enforceable provisions of the new Labour Codes as mentioned hereinabove; and**
- **All operative provisions of the erstwhile Labour Laws until their complete substitution.**

**All obligations relating to wages, social security, safety, working conditions, industrial relations etc. and any other statutory requirements shall be strictly met by the Seller/ Service Provider. Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law.**

This Bid is governed by the [सामान्य नियम और शर्तें/General Terms and Conditions](#), conditions stipulated in Bid and [Service Level Agreement](#) specific to this Service as provided in the Marketplace. However in case if any condition specified in सामान्य नियम और शर्तें/General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो। बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।/In terms

of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

---धन्यवाद/Thank You---

**TERMS AND CONDITIONS/ SCOPE OF WORK/ ELIGIBILITY CRITERIA FOR  
GROUP HEALTH INSURANCE POLICY FOR NAB EMPLOYEES AND THEIR  
FAMILY MEMBERS**

National Automotive Board is a Registered Society under Ministry of Heavy Industries, Govt. of India, located at 2<sup>nd</sup> Floor, Admin building, ICAT Campus-2, Sector-11, IMT Manesar, Gurugram, Haryana-122051

NAB invites bids for IRDA accredited insurance companies and brokers for Health Insurance Policy for employees of the NAB and their family members.

Incomplete and unsigned bids or the bids not in prescribed format may be rejected without any clarification. The bids/offers should be complete in all respects.

**(A) General Terms & Conditions**

- (i) Duly filled and completed covering letter as per Annexure-II (Undertaking) on official letter head must be submitted with the bid.
- (ii) Technical Bid as per Annexure-I (Eligibility Criteria), Annexure-III (Technical Details of Bid), Annexure-IV (Details of Beneficiaries), Annexure-V (List of Day Care Procedures), Annexure-VI (Existing Policy), Annexure-VII (MIS Report) and the terms and conditions duly signed.
- (iii) Relevant supporting documents of technical bid must be submitted with the bid.
- (iv) Combined bid for Group Health Insurance Policy, Group Accidental Policy and Group Term Insurance is also published on CPPP.
- (v) The bid received through both CPPP and GeM shall be evaluated category wise as defined in (iv) above to determine the lowest quoted bid.
- (vi) Details of employees and their family members to be insured is at Annexure-IV.
- (vii) List of Day Care services (but not limited to) to be included within the policy is at Annexure-V
- (viii) Copy of Previous Year policy is at Annexure-VI and copy of MIS report of claims under existing policies up 11<sup>th</sup> February, 2026 is at Annexure-VII. Some of the claims are still under consideration for settlement.
- (ix) Financial bids of technically qualified parties shall be opened at later date.
- (x) The Technical Evaluation Committee of NAB constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the Eligibility Criteria and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
- (xi) The Bidder should sign and stamp on each page of the bid document including T&C/Scope of Work.
- (xii) All the regular employees of the NAB and their family members irrespective of age group should be eligible to join the scheme. At present the retirement age for employees is 60 Years.

- (xiii) Bids which are vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- (xiv) Bids sent by fax & e-mail will not be accepted.
- (xv) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of NAB shall prevail.
- (xvi) The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from NAB.
- (xvii) The successful company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
- (xviii) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- (xix) In case of failure in settlement of claims within the time frame, the penalty may be enforced as per NAB norms.
- (xx) The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
- (xxi) NAB reserves the right to modify/change/delete/ add any further terms and conditions prior to issue of work order/agreement.
- (xxii) Arbitration-the Courts of Delhi alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Delhi shall have jurisdiction in the matter.

**(B) Special Terms and Conditions:**

- (i) There should be a dedicated helpline (24X7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
- (ii) Reports including the claims of individuals and the details of settlement are to be furnished to NAB on monthly basis or as and when required by NAB.
- (iii) Admission and discharge to and from the hospital preferably on 24X7.

**(C) The Company/Agency should also furnish the copies of following documents in additions to the documents asked for in the tender document:**

- (i) IRDA Accreditation Certificate with latest fee receipt.
- (ii) List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
- (iii) Details of the TPA.

- (iv) A dummy copy of Group Health Insurance Policy with Detailed terms and conditions.
- (v) The Firm is not Blacklisted/Debarred/Terminated from any Govt./State-Govt./PSU/Autonomous Body/Society/Reputed Private Firm. In this regard an Undertaking should be provided.

**(D) Conditions for rejection of bids-** The Decision taken by the NAB will be final and admissible by all the bidder.

- (i) The bid submitted does not fulfil the specified eligibility/qualifying criteria.
- (ii) The bid is submitted conditionally.
- (iii) If the Firm Blacklisted/Debarred/Terminated from any Govt./State-Govt./PSU/Autonomous Body/Society/GEM/Reputed Private Firm.
- (iv) Any deviation in scope found in proposal submitted by bidder etc.
- (v) Bids submitted without the undertaking mentioned in Annexure-I.
- (vi) Disclosure of financial Bid in any technical bid document.

(Signature of the Authorized Person)

Date:

Name \_\_\_\_\_

Mobile No. \_\_\_\_\_

**Seal**

**Annexure-I**

**Eligibility Criteria**

Technical Requirement	Complied Yes/No	Supporting Documents enclosed (Yes/No)
Firm should be valid legal entity Company/LLP/Partnership Firm/Proprietary Firm and having registration with IRDA, PAN and GST, copy of the latest related documents should be submitted with the bid.		
The Firm should have the office in Delhi/NCR. Copy of the related documents should be submitted with the bid		
Experience of at least five years for the similar works/services in health insurance of Group Mediclaim Policy. Copy of the related documents should be submitted with the bid.		
Should have minimum 3 years' experience for the similar works/services of Group Mediclaim Policy in any Central Govt./ State Govt./ Autonomous Body/PSU/ Society founded by Govt. Copy of the related documents should be submitted with the bid		
The bidders have to submit an authentic notarized undertaking on Rs. 100/- stamp paper, for unlimited cashless hospitalization facilities/claim up to insured value plus corporate buffer in all the empanelled hospitals.		
Tender documents duly signed on each page		
Cashless treatment in at least 4 major Hospitals located in Delhi. Name of such hospitals to be provided		
24X7 helpline TPA along with contact details of TPA		
Disease wise Capping, if any		

(Signature of the Authorized Person)

Date:

Name\_\_\_\_\_

Mobile No.\_\_\_\_\_

**(On office Letter Head)**

The Deputy General Manager (U&P)  
2<sup>nd</sup> Floor, Admin Building,  
ICAT Centre-2  
Sector-11, IMT Manesar  
Gurugram Haryana-122051

Dear Sir,

Sub: Bid for Group Health Insurance Policy for NAB employees and their Family Members.

Ref: Bid No.-GEM/2026/B/\_\_\_\_\_

With reference to the above, I am/we are enclosing our Bids for Group Health Insurance Policy for NAB employees.

I/We hereby reconfirm and declare that I/We have carefully read and understood the above referred Bid document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published under the tender.

Thanking you

Yours faithfully  
(Signature of the Authorized Person)

Name\_\_\_\_\_

Mobile No.\_\_\_\_\_

Seal

**Annexure-III**

**TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR NAB  
EMPLOYEES AND THEIR FAMILY MEMBERS**

Technical Details				Remarks			
Group Name	National Automotive Board						
Commencement Date	28 <sup>th</sup> March, 2026	Period	One Year				
Insured Group Details				Details of employees and their family members is at Annexure-IV			
Employees Strength As on "Date"							
No of Dependents							
Total Number of Lives							
Definition of Family	Self, Spouse, Parents with Two Children (1+5)						
Maximum Age	Not Applicable						
Policy Type (Floater/Individual)	Floater						
Sum Insured Bands	(i) Pay Band-I Rs 7,50,000/- (ii) Pay Band-II Rs. 10,00,000/- (iii) Pay Band-III Rs. 12,50,000/-						
Primary member (self)+Age Band							
0-25	Details of employees and their family members is attached at Annexure-IV						
26-30							
31-35							
36-40							
41-45							
46-50							
51-55							
56-60							
Total							
Dependents Age Band							
0-25							
26-30							
31-35							
36-40							
41-45							
46-50							
51-55							
56-60							
61-65							
More than 65							
Total							

<b>Coverage &amp; Benefit Details</b>	<b>Remarks</b>
No Co-payment Clause applicable on the policy	
Room Rent for normal Room 1.5% of Sum Insured (S.I) and for ICU 2% of S.I without any monetary capping (S.I= Rs. 7,50,000/-10,00,000/12,50,000/-)	
Admission/Registration Charges to be covered without any sublimit	
Congenital Internal Diseases, Seasonal Diseases, Lasik Treatment subject to agreed prescription of doctor with eye power of Min/+7.5, to be covered, Ambulance charges upto 0.5% of sum insured	
Any type of life- threatening disease and all type of transplantation including donor expenses to be covered	
Diseases wise capping-No	
List of Day care/ small operation and major diseases covered as given in Annexure-VII	
Maternity for Rs. 75,000/- in case of normal delivery and Rs. 1,00,000/- for caesarean, 9 months waiting period for maternity to be waived off, New Born baby should be covered from Day one without any further formalities from Date of Birth	
Miscarriage, Baby nursery and all types of treatment related to the maternity will pre and postnatal expenses to be covered (as part of above limit) without any sub limit and clauses.	
Buffer/ Corporate floater of Rs. 30 lakhs not restricted to critical illness and can be utilized in case of hospitalization expenses of a family exceed the Sum Insured amount, after the necessary approval/instruction from NAB/ authority	
TPA-Best required and with one representative who will handle all of our organisation 24X7	
Pre hospitalization covered (30 days) and posts hospitalization covered (60 days)	
Pre-existing disease covered from day one	
PAC Approval within 2 hours not beyond the limit	
Claim settlement Limit- (a) For reimbursement-within 10 days and (b) for cashless- 4 hours on same day	
Mid-term inclusion for dependents-new born baby or newly wedded spouse (No premium to be charged)	
Mid-term inclusion for New Employee with Dependents- Premium to be charged on pro rata basis	

Any service charges on medical bills should not be deducted from the individual claim	
OPD expenses to be included with capping of Rs. 20,000/- per family including cost of prescribed medicines. The allopathic, Ayurveda, Homeopathic, Unani and Siddha (Ayush) treatments shall be covered for OPD coverage	
Dental treatment to be covered with capping of Rs. 5,000/-. This shall be over and above OPD coverage limit of Rs. 20,000/-	
Ayurveda Medicine and Treatment should be covered in the policy. A list of empanelled hospitals/clinics etc. may be provided with the bid.	
Employees may allow to increase the sum insured amount due to pandemic situation and the difference of amount may be recovered from them.	
The expenses of Health check-up with limit of Rs. 4000/- per family per year to be conducted on cashless basis or reimbursed on submission of bills. The tests covered under routine check up are LFT, KFT, Lipid Profile, CBC with ESR, Urine, Thyroid profile, Sugar fasting and PP, HBA1C, Vitamin D and ECG. This shall be over and above OPD coverage limit of Rs. 20,000/-	
List of what all is not covered/other excluded expenses is to be provided	

**Name and Signature of Authorized Person**

**Seal**

GROUP MEDICLAIM POLICY				
(Policy Period : 28.03.2026 to 27.03.2027)				
Sr.No	Name	Relationship	DOB	Sum Insured (in INR)
1	Mr. Rajnish Kumar Maurya	Self	25.10.1979	1,250,000
2	Mrs. Rati Shukla	Wife	25.05.1980	
3	Ms. Ishanvi Singh	Daughter	01.10.2011	
4	Mrs. Suman Shukla	Mother-in-Law	01.01.1958	
5	Mr. Santosh Shukla	Father-in-Law	12.08.1949	
6	Mr. Dhiraj Jaiswal	Self	19.07.1984	1,250,000
7	Mrs. Gyanti Devi	Mother	01.01.1959	
8	Mr. Kedar Nath Jaiswal	Father	01.01.1956	
9	Mrs. Sapna Jaiswal	Wife	10.02.1987	
10	Ms. Katyayni Jaiswal	Daughter	11.08.2013	
11	Mr. Shivansh Jaiswal	Son	15.10.2020	
12	Mr. Chitra Hans	Self	05.07.1978	1,250,000
13	Mrs. Sewika Kumari	Wife	14.07.1982	
14	Mr. Atharav Shankar	Son	31.03.2018	
15	Mr. Ajeet Kumar Singh	Self	01.04.1981	1,250,000
16	Mrs. Priti Singh	Wife	05.07.1984	
17	Mr. Apurva Vikram Singh	Son	04.04.2011	
18	Mr. Vivek Kumar	Self	13.12.1977	1,250,000
19	Mrs. Meena Kumari	Wife	16.09.1982	
20	Mr. Mukund Choudhary	Son	04.09.2007	
21	Ms. Akshara Chaudhary	Daughter	17.04.2013	
22	Mr. Anoop Kumar Singh	Self	03.06.1978	1,000,000
23	Mrs. Shakuntala Singh	Mother	25.04.1956	
24	Mrs. Anita Singh	Wife	07.09.1984	
25	Mr. Aditya Shankar Singh	Son	09.06.2015	
26	Mrs. Shrividhya Lakshmanaswamy	Self	14.12.1979	750,000
27	Mr. Lakshmanaswamy T. V	Husband	20.04.1970	
28	Mr. Nanda Kumar Lakshmanaswamy	Son	08.06.2004	
29	Ms. Yamini Lakshmanaswamy	Daughter	27.12.2006	
30	Mrs. Chetna Paliwal	Self	30.06.1985	750,000
31	Ms. Sachi Rana	Daughter	30.01.2017	
32	Ms Shubhdi Rana	Daughter	11.06.2010	
33	Mrs. Geeta Kumar	Self	13.10.1983	750,000
34	Smt. Susheela Devi	Mother	14.04.1954	
35	Mr. Vinod Kumar	Husband	10.06.1974	
36	Mr. Vivan Kumar	Son	14.04.2020	
37	Mrs. Bhawna Ginti	Self	14.11.1988	750,000
38	Mr. Mahender Singh	Husband	22.06.1985	
39	Mr. Shubh Ginti	Son	04.10.2017	
40	Mrs. Vandana Bahl	Self	11.01.1987	750,000
41	Mr. Rajat Bahl	Husband	23.10.1985	
42	Mr. Aarav Bahl	Son	8.8.2015	
43	Mr. Mahendra Kumar Dhameeja	Father	22.08.1960	
44	Mr. Anish Kumar Chaudhary	Self	15.08.1989	750,000
45	Mr. Vinod Kumar	Self	14.03.1969	750,000
46	Mrs. Sita Devi	Wife	03.04.1967	
47	Mr. Devender Singh	Self	07.04.1984	750,000
48	Mrs. Deepa Devi	Wife	01.08.1990	
49	Mr. Rahul Singh	Son	23.08.2012	
50	Mr. Mohit Singh	Son	14.11.2014	
51	Mr. Dinesh Kumar	Self	30.01.1972	750,000
52	Smt. Rameshwari	Mother	02.03.1955	
53	Mr. Bhupender Singh	Self	17.06.1982	750,000
54	Mrs. Mohani Devi	Wife	12.06.1982	
55	Ms. Shivani	Daughter	22.09.2007	
56	Ms. Rajani	Daughter	08.04.2012	

57	Mr. Nand Kishor	Self	10.11.1992	750,000
58	Mrs. Seema	Mother	15.06.1973	
59	Mrs. Preeti	Wife	12.04.1993	
60	Ms. Bhuvika	Daughter	12.01.2021	
61	Mr Purvansh	Son	07.12.2023	
62	Mr. Shri Pal Yadav	Self	19.07.1980	750,000
63	Mrs. Parmila Yadav	Wife	07.09.1982	
64	Mr. Adarsh Yadav	Son	04.08.2002	
65	Mr. Aakash Yadav	Son	20.12.2005	
66	Mr. Rajeev Kumar	Self	24.04.1982	750,000
67	Mrs. Rekha Rani	Wife	08.09.1989	
68	Mr. Aryan Dhakoliya	Son	26.05.2010	
69	Mr. Mayank Dhakoliya	Son	10.02.2012	
70	Mr. Brajpal Singh	Father	04.01.1957	
71	Mrs. Saroj Devi	Mother	01.01.1974	
72	Mr. Mukesh Kumar	Self	03.09.1986	750,000
73	Mrs. Shivani	Wife	07.09.1982	
74	Ms. Deeher	Daughter	18.07.2022	
75	Mrs. Sushila	Mother in-law	08.11.1959	
76	Mr. Mukesh Kumar	Self	27.06.1979	750,000
77	Mrs. Manju	Wife	02.09.1986	
78	Mr. Anurag	Son	10.02.2005	
79	Mr. Deepak	Son	21.11.2004	
80	Mrs. Dhanno Devi	Mother	01.01.1958	
81	Mr. Ajay Kumar	Self	01.10.1984	750,000
82	Mrs. Pooja	Wife	25.09.1983	
83	Ms. Gauri	Daughter	06.09.2013	
84	Mrs. Omwati Devi	Mother	17.06.1960	
85	Mr. Pulkit	Son	19.01.2017	
86	Mr. Malik Afroj Ahmad	Self	01.07.1990	750,000
87	Mrs. Parveen Bano	Wife	25.06.1992	
88	Mr. Mohammad Aavesh Malik	Son	27.02.2013	
89	Mr. Mohd Farook	Father	01.01.1958	
90	Ms. Aayat Fatima	Daughter	04.11.2017	
91	Mr. Mithlesh Kumar Sah	Self	01.09.1989	750,000
92	Mrs. Uma Sah	Wife	24.04.1998	
93	Mr. Bindeshwar Shah	Father	06.07.1966	
94	Mrs. Vishnu Devi Sah	Mother	19.10.1971	
95	Ms. Lileesha Sah	Daughter	12.03.2015	
96	Mr. Dipesh Sah	Son	30.08.2018	
97	Mr. Amit Kumar	Self	07.07.1986	750,000
98	Mrs. Neetu Rani	Wife	08.06.1986	
99	Ms. Anushka	Daughter	07.12.2012	
100	Ms. Kavya	Daughter	21.02.2016	
101	Mr. Mojen Borogaon	Self	12.04.1979	750,000
102	Mrs. Ranu Bala	Wife	18.01.1982	
103	Mr. Gracious	Son	28.10.2003	
104	Ms. Gloria Borogaon	Daughter	01.03.2009	
105	Mr. Niraj Kumar	Self	07.02.1990	750,000
106	Mrs. Kanti Devi	Mother	01.01.1949	
107	Mrs. Seema	Wife	31.10.1990	
108	Ms. Krisha	Daughter	28.06.2022	
<b>Total Sum Insured Value</b>				<b>23,000,000</b>

List of Day Care Procedures

ENT	
1	Stapedotomy
2	Myringoplasty(Type I Tympanoplasty)
3	Revision stapedectomy
4	Labyrinthectomy for severe Vertigo
5	Stapedectomy under GA
6	Ossiculoplasty
7	Myringotomy with Grommet Insertion
8	Tympanoplasty (Type III)
9	Stapedectomy under LA
10	Revision of the fenestration of the inner ear,
11	Tympanoplasty (Type IV)
12	Endolymphatic Sac Surgery for Meniere's Disease
13	Turbinectomy
14	Removal of Tympanic Drain under LA
15	Endoscopic Stapedectomy
16	Fenestration of the inner ear
17	Incision and drainage of perichondritis
18	Septoplasty
19	Vestibular Nerve section
20	Thyroplasty Type I
21	Pseudocyst of the Pinna - Excision
22	Incision and drainage - Haematoma Auricle
23	Tympanoplasty (Type II)
24	Keratois removal under GA
25	Reduction of fracture of Nasal Bone
26	Excision and destruction of lingual tonsils
27	Conchoplasty
28	Thyroplasty Type II
29	Tracheostomy
30	Excision of Angioma Septum
31	Turbinoplasty
32	Incision & Drainage of Retro Pharyngeal Abscess
33	Uvulo Palato Pharyngo Plasty
34	Palatoplasty
35	Tonsillectomy without adenoidectomy
36	Adenoidectomy with Grommet insertion
37	Adenoidectomy without Grommet insertion

38	Vocal Cord lateralisation Procedure.
39	Incision & Drainage of Para Pharyngeal Abscess
40	Transoral incision and drainage of a pharyngeal abscess
41	Tonsillectomy with adenoidectomy
42	Tracheoplasty
<b>Ophthalmology</b>	
43	Incision of tear glands
44	Other operation on the tear ducts
45	Incision of diseased eyelids
46	Excision and destruction of the diseased tissue of the eyelid
47	Removal of foreign body from the lens of the eye.
48	Corrective surgery of the entropion and ectropion
49	Operations for pterygium
50	Corrective surgery of blepharoptosis
51	Removal of foreign body from conjunctiva
52	Biopsy of tear gland
53	Removal of Foreign body from cornea
54	Incision of the cornea
55	Other operations on the cornea
56	Operation on the canthus and epicanthus
57	Removal of foreign body from the orbit and the eye ball.
58	Surgery for cataract
59	Treatment of retinal lesion
60	Removal of foreign body from the posterior chamber of the eye
<b>Oncology</b>	
61	IV Push Chemotherapy
62	HBI-Hemibody Radiotherapy
63	Infusional Targeted therapy
64	SRT-Stereotactic Arc Therapy
65	SC administration of Growth Factors
66	Continuous Infusional Chemotherapy
67	Infusional Chemotherapy
68	CCRT-Concurrent Chemo + RT
69	2D Radiotherapy
70	3D Conformal Radiotherapy
71	IGRT- Image Guided Radiotherapy

72	IMRT- Step & Shoot
73	Infusional Bisphosphonates
74	IMRT- DMLC
75	Rotational Arc Therapy
76	Tele gamma therapy
77	FSRT-Fractionated SRT
78	VMAT-Volumetric Modulated Arc Therapy
79	SBRT-Stereotactic Body Radiotherapy
80	Helical Tomotherapy
81	SRS-Stereotactic Radiosurgery
82	X-Knife SRS
83	Gammaknife SRS
84	TBI- Total Body Radiotherapy
85	Intraluminal Brachytherapy
86	Electron Therapy
87	TSET-Total Electron Skin Therapy
88	Extracorporeal Irradiation of Blood Products
89	Telecobalt Therapy
90	Telecesium Therapy
91	External mould Brachytherapy
92	Interstitial Brachytherapy
93	Intracavity Brachytherapy
94	3D Brachytherapy
95	Implant Brachytherapy
96	Intravesical Brachytherapy
97	Adjuvant Radiotherapy
98	Afterloading Catheter Brachytherapy
99	Conditioning Radiotherapy for BMT
100	Extracorporeal Irradiation to the Homologous Bone grafts
101	Radical chemotherapy
102	Neoadjuvant radiotherapy
104	Palliative Radiotherapy
105	Radical Radiotherapy
106	Palliative chemotherapy
107	Template Brachytherapy
108	Neoadjuvant chemotherapy
109	Adjuvant chemotherapy

110	Induction chemotherapy
111	Consolidation chemotherapy
112	Maintenance chemotherapy
113	HDR Brachytherapy
	Plastic Surgery
114	Construction skin pedicle flap
115	Gluteal pressure ulcer-Excision
116	Muscle-skin graft, leg
117	Removal of bone for graft
118	Muscle-skin graft duct fistula
119	Removal cartilage graft
120	Myocutaneous flap
121	Fibro myocutaneous flap
122	Breast reconstruction surgery after mastectomy
123	Sling operation for facial palsy
124	Split Skin Grafting under RA
125	Wolfe skin graft
126	Plastic surgery to the floor of the mouth under GA
	Urology
127	AV fistula - wrist
128	URSL with stenting
129	URSL with lithotripsy
130	Cystoscope Litholapaxy
131	ESWL
132	Haemodialysis
133	Bladder Neck Incision
134	Cystoscopy & Biopsy
135	Cystoscopy and removal of polyp
136	Suprapubic cystostomy
137	percutaneous nephrostomy
138	Ureterocolic decompression
139	Cystoscopy and SI,ING procedure
140	TUNA- prostate
141	Excision of urethral diverticulum
142	Removal of urethral Stone
143	Excision of urethral prolapse

144	Mega-ureter reconstruction
145	Kidney renoscopy and biopsy
146	Ureter endoscopy and treatment
147	Vesico ureteric reflux correction
148	Surgery for pelvi ureteric junction obstruction
149	Anderson hynes operation
150	Kidney endoscopy and biopsy
151	Paraphimosis surgery
152	injury prepuce- circumcision
153	Frenular tear repair
154	Meatotomy for meatal stenosis
155	surgery for fouriers gangrene scrotum
156	surgery ilial scrotum
157	surgery for watering can perioeum
158	Repair of penile torsion
159	Drainage of prostate abscess
160	Orchiectomy
161	Cystoscopy and removal of FB
Neurology	
162	Facial nerve physiotherapy
163	Nerve biopsy
164	Muscle biopsy
165	Epidural steroid injection
166	Glycerol rhizotomy
167	Spinal cord stimulation
168	Motor cortex stimulation
169	Stereotactic Radiosurgery
170	Percutaneous Cordotomy
171	Intrathecal Baclofen therapy
172	Entrapment neuropathy Release
173	Diagnostic cerebral angiography
174	VP shunt
175	Ventriculoatrial shunt
Thoracic surgery	
176	Thoracoscopy and Lung Biopsy
177	Excision of cervical sympathetic Chain Thoracoscopic

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178	Laser Ablation of Barretts oesophagus
179	Pleurodesis
180	Thoracoscopy and pleural biopsy
181	EBUS + Biopsy
182	Thoracoscopy ligation thoracic duct
183	Thoracoscopy assisted empyaema drainage
Gastroenterology	
184	Pancreatic pseudocyst EUS & drainage
185	RF ablation for barretts oesophagus
186	ERCP and papillotomy
187	Esophagoscope and sclerosant injection
188	EUS + submucosal resection
189	Construction of gastrostomy tube
190	EUS + aspiration pancreatic cyst
191	Small bowel endoscopy (therapeutic)
192	Colonoscopy lesion removal
193	ERCP
194	Colonoscopy stenting of stricture
195	Percutaneous Endoscopic Gastrostomy
196	EUS and pancreatic pseudo cyst drainage
197	ERCP and choledochoscopy
198	Proctosigmoidoscopy volvulus detorsion
199	ERCP and sphincterotomy
200	Esophageal stent placement
201	ERCP + placement of biliary stents
202	Sigmoidoscopy w / stent
203	EUS + coeliac node biopsy
General Surgery	
204	Infected keloid excision
205	Incision of a pilonidal sinus / abscess
206	Axillary lymphadenectomy
207	Wound debridement and Cover
208	Abscess-Decompression
209	Cervical lymphadenectomy
210	Infected sebaceous cyst
211	Inguinal lymphadenectomy

212	Incision and drainage of Abscess
213	Suturing of lacerations
214	Scalp Suturing
215	Infected lipoma excision
216	Maximal anal dilatation
217	Piles
218	liver Abscess- catheter drainage
219	Fissure in Ano- fissurectomy
220	Fibroadenoma breast excision
221	Oesophageal varices Sclerotherapy
222	ERCP - pancreatic duct stone removal
223	Perianal abscess I&D
224	Perianal hematoma Evacuation
225	Fissure in ano sphincterotomy
226	UGI scopy and Polypectomy oesophagus
227	Breast abscess I& D
228	Feeding Gastrostomy
229	Oesophagoscopy and biopsy of growth oesophagus
230	UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
231	ERCP - Bile duct stone removal
232	Ileostomy closure
233	Colonoscopy
234	Polypectomy colou
235	Splenic abscesses Laparoscopic Drainage
236	UGI SCOPY and Polypectomy stomach
237	Rigid Oesophagoscopy for FB removal
238	Feeding Jejunostomy
239	Colostomy
240	Ileostomy
241	colostomy closure
242	Submandibular salivary duct stone removal
243	Pneumatic reduction of intussusception
245	Rigid Oesophagoscopy for Plummer vinson syndrome
246	Pancreatic Pseudocysts Endoscope Drainage
247	ZADEK's Nail bed excision
248	Subcutaneous mastectomy
249	Excision of Ranula under GA

250	Rigid Oesophagoscopy for dilation of benign Strictures
251	Everston of Sac A) Unilateral b)Bilateral
251	Eversion of Sac A) Unilateral b)Bilateral
253	Jaboulay's Procedure
254	Scrotoplasty
255	Surgical treatment of varicocele
256	Epididymectomy
257	Circumcision for Trauma
258	Mentoplasty
259	Intersphincteric abscess incision and drainage
260	Psoas Abscess Incision and Drainage
261	Thyroid abscess Incision and Drainage
262	TIPS procedure for portal hypertension
263	Esophageal Growth stent
264	PAIR Procedure of Hydatid Cyst liver
265	True cut liver biopsy
266	Photodynamic therapy of esophageal tumour and Lung tumour
267	Excision of Cervical RIB
268	Laparoscopic reduction of intussusception
269	Microdochectomy breast
270	Surgery for fracture Penis
271	Sentinel node biopsy
272	Parastomal hernia
273	Revision colostomy
274	Prolapsed colostomy- Correction
275	Testicular biopsy
276	Laparoscopic cardiomyotomy( Hellers)
277	Sentinel node biopsy malignant melanoma
278	Laparoscopic pyloromyotomy( Ramstedt)
	A)Injection Sclerotherapy
	B)Piles banding
	Orthopedics
279	Arthroscopic Repair of ACL tear knee
280	Closed reduction of minor Fractures
281	Arthroscopic repair of PCL tear knee
282	Tendon shortening

283	Arthroscopic Meniscectomy - Knee
284	Treatment of clavicle dislocation
285	Arthroscopic meniscus repair
286	Hemiarthrosis knee- lavage
287	Abscess knee joint drainage
288	Carpal tunnel release
289	Closed reduction of minor dislocation
290	Repair of knee cap tendon
291	ORIF with K wire fixation- small bones
292	Release of midfoot joint
293	ORIF with plating- Small long bones
294	Implant removal minor
295	K wire removal
296	POP application
297	Closed reduction and external fixation
298	Arthrotomy Hip joint
299	Symes amputation
300	Arthroplasty
301	Partial removal of rib
302	Treatment of sesamoid bone fracture
303	Shoulder arthroscopy / surgery
304	Elbow arthroscopy
305	Amputation of metacarpal bone
306	Release of thumb contracture
307	Incision of foot fascia
308	calcaneum spur hydrocort injection
309	Ganglion wrist hyalase Injection
310	Partial removal of metatarsal
311	Repair / graft of foot tendon
312	Revision/Removal of Knee cap
313	Amputation follow-up surgery
314	Exploration of ankle joint
315	Remove/graft leg bone lesion
316	Repair/graft achilles tendon
317	Remove of tissue expander
318	Blopsy elbow joint lining
319	Removal of wrist prosthesis

320	Biopsy finger joint lining
322	Treatment of shoulder dislocation
323	Lengthening of hand tendon
324	Removal of elbow bursa
325	Fixation of knee joint
326	Treatment of foot dislocation
327	Surgery of bunton
328	intra articular steroid injection
328	intra articular steroid injection
330	Removal of knee cap bursa
331	Treatment of fracture of ulna
332	Treatment of scapula fracture
333	Removal of tumor of arm/ elbow under RA/GA
334	Repair of ruptured tendon
335	Decompress forearm space
336	Revision of neck muscle ( Tortleollis release )
337	Lengthening of thigh tendons
338	Treatment fracture of radius & ulna
339	Repair of knee joint
Paediatric surgery	
340	Excision Juvenile polyps rectum
341	Vaginoplasty
342	Dilatation of accidental caustic stricture oesophageal
343	Presacral Teratomus Excision
344	Removal of vesical stone
345	Excision Sigmoid Polyp
346	Sternomastoid Tenotomy
347	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
348	Excision of soft tissue rhabdomyosarcoma
349	Mediastinal lymph node biopsy
350	High Orchiectomy for testis tumours
351	Excision of cervical teratoma
352	Rectal-Myomectomy
353	Rectal prolapse (Delorme's procedure)
354	Orchidopexy for undescended testis
355	Detorsion of torsion Testis

356	lap.Abdominal exploration in cryptorchidism
357	EUA + biopsy multiple fistula in ano
358	Cystic hygroma - Injection treatment
359	Excision of fistula-in-ano
	Gynaecology
360	Hysteroscopic removal of myoma
361	D&C
362	Hysteroscopic resection of septum
363	thermal Cauterisation of Cervix
364	MIRENA insertion
365	Hysteroscopic adhesiolysis
366	LEEP
367	Cryocauterisation of Cervix
368	Polypectomy Endometrium
369	Hysteroscopic resection of fibroid
370	LLETZ
371	Conization
372	polypectomy cervix
373	Hysteroscopic resection of endometrial polyp
374	Vulval wart excision
375	Laparoscopic paraovarian cyst excision
376	uterine artery embolization
377	Bartholin Cyst excision
378	Laparoscopic cystectomy
379	Hymenectomy( imperforate Hymen)
380	Endometrial ablation
381	vaginal wall cyst excision
382	Vulval cyst Excision
383	Laparoscope paratubal cyst excision
384	Repair of vagina ( vaginal atresia )
385	Hysteroscopy, removal of myoma
386	TURBT
387	Ureterocoele repair - congenital internal
388	Vaginal mesh For POP
389	Laparoscopic Myomectomy
390	Surgery for SUI





Signed  
by: Reliance  
General Insurance  
Company Limited  
Date: 2025.04.07

reliancegeneral.co.in  
022 4890 3009  
74004 22200

### GROUP MEDICLAIM SCHEDULE

Address of Issuing Office : Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063. Issuing Branch Code: 9201	Flat No-10-15 14th Floor, Vijaya Building, 17, Barakhamba Road, DELHI
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Policyholder Details	
Policy Number: 130132528120000033	Proposal No: P040325101504
Name: M/S NATIONAL AUTOMOTIVE BOARD	Policy Issue Date: 07/04/2025
Correspondence Address & Place of Supply: 2ND FLOOR, ADMINISTRATIVE BUILDING, ICAT CAMPUS II, SECTOR-11, IMT MANESAR HARYANA GURGAON 122050	Email Id: g*****@nabindia.in
Period of Insurance: From 28/03/2025 to mid night on 27/03/2026	Contact No: 9971*****
Tax Invoice No. & Date: P040325101504 & 07/04/2025	Date of proposal: 07/04/2025
GSTIN/UIN of Policyholder: 06AABAN9435G1ZJ	Policy Branch Office Code: 1301

Details of previous policy (in case of renewal)	
Previous policy No: 81213012	Date of expiry: 27/03/2025

Co-Insurance Details			
Co-Insurance Company	Company Status	Company Branch and Branch Code	Company Share (%)
RELIANCE GENERAL INSURANCE CO LTD.	Own	Corporate Group - Delhi, 1301	100.00

Risk details	
Total No of Employees Covered	27
Total No of Lives Covered	108
Basis of Sum Insured	Family Floater
Family Covered	As Per Annexure
Total Sum Insured (Rs)	23000000.00
Coverage Details and List of members covered as per Schedule attached.	

Premium Details	Amount (Rs)
Premium (Rs)	1386000.00
IGST (@18.00%)	249480.00
<b>Total Premium (Rs)</b>	<b>1635480.00</b>

Branch GSTIN :07AABCR6747B1ZI; HSN Code :997133; Description Of Services :Accident and Health Insurance Service;  
Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/24/2025/(Validity Period Dt. 03/03/2025 to Dt. 01/12/2026)/663 Date 03-03-2025" at General Stamp Office, Mumbai. \*\* Not Applicable for the State of Jammu & Kashmir

### Coverage Details

Reliance General Insurance Company Limited. IRDAI Registration No. 103  
Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.  
Corporate Identity No: U66603MH2000PLC128300. MEDICLAIM GROUP INSURANCE - EMPLOYER EMPLOYEE GROUP. UIN : RELHLP21523V022021  
\*Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.  
RGI/MCOM/CO/ 2812 /PS/Ver.1.0/151020

An ISO 9001:2015 Certified Company

Cover Name	Sum insured	Co-pay	Special Conditions
Hospitalization			Covered. Minimum 24 hours hospitalization required.
Pre Hospitalization			30 days prior to date of admission to hospital.
Post Hospitalization			60 days from date of discharge from hospital
Maternity Cover			"Maternity Benefit applicable for First two living children.Maternity Benefits for sum insured Rs 75,000 Normal Delivery & Rs. 1,00,000 C section Delivery Maternity applicable for employee & spouse only (Miscarriage, Baby nursery and all types of treatment related to the maternity will pre and postnatal expenses to be covered (as part of above limit) without any sub limit and clauses)"
Waiver of Maternity waiting period			9 months waiting period waived off
Corporate buffer			"For Corporate buffer, please incorporate the condition mentioned below:The Company shall reimburse the Insured Person such usual and necessary medical expense incurred in-hospital for a period of minimum 24 hours, after the exhausting the Sum Insured as covered under the policy.The Company shall provide additional Sum Insured over and above Sum Insured for an amount of is maximum or equal to family sum insured, as applicable. The Aggregate Liability of the Company in respect of all such claims shall not exceed Rs. 30 Lac for all the Insured Families, as applicable during the period of insurance.Corporate Buffer is not applicable to Maternity and capped ailments."
Ambulance charges			Ambulance charges payable up to a maximum upto 0.5% of Sum Insured.
Baby cover from Day1			Day one baby cover within family floater SI (enrolment up to 30 days from date of birth)
Pre-existing illness cover			Pre-existing diseases to be covered
Cover for first year excluded diseases			Waiver of 1st and 2nd yr exclusions
Cover for first 30 days Exclusion			Waiver of 30 day waiting period
Cover for congenital diseases			Congenital Internal Diseases, Seasonal Diseases
Family Definition			"It is agreed that only the following members & Relationships are covered under the policy 1.Employee of the Organisation 2.Legally Wedded Spouse 3.2 Dependent Child / Children upto age 21 years (Age 25, in case of full time education) 4.2 of Dependent Parent/s/In law upto age 80 years ( Set of parents) "

Reliance General Insurance Company Limited. IRDAI Registration No. 103

Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.

Corporate Identity No: U66603MH2000PLC128300. MEDICLAIM GROUP INSURANCE - EMPLOYER EMPLOYEE GROUP. UIN : RELHLGP21523V022021

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RGI/MCOM/CO/ 2812 /PS/Ver.1.0/151020

Cover Name	Sum insured	Co-pay	Special Conditions
Member Addition and Deletion Process			Addition-deletion will be done on pro-rata premium basis for employees along with dependants once in a month only, subject to all relevant details being forwarded to insurer before 7th day of succeeding month. Dependents to be declared at inception of policy only. Mid-term change/addition not allowed except spouse by marriage and child by birth, which are to be declared within 30 days of succeeding month.
Room Rent			Room Rent including nursing & RMO charges capped at 1.5% of sum insured per day for Normal room and 2% of sum insured per day for ICU per day and all other related charges in accordance with room rent restriction or actual whichever is lower. In the event of a person getting admitted in higher category all hospital related charges will be pro-rated to the eligibility limit as per the room rent restriction.

General Conditions: 1. Basis of sum insured:

Grade 1 - 1250000

Grade-2 - 1000000

Grade-3 - 750000

2. Claim for lasik treatment - if power of eye is above +/- 7.5, is payable.

3. Cataract: INR 40000 per eye."

4. Any type of life-threatening disease and all type of transplantation including donor expenses to be covered however cost of organ is not covered

5. OPD expenses to be included with capping of Rs. 20,000/- per family including cost of prescribed medicines.

6. AYUSH Treatment: Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health.

7. Eye operation: lens limit Rs. 15000/- per family.

8. Dental treatment to be covered with capping of Rs. 5,000/- per family

9. Admission/Registration Charges to be covered without any sublimit.

10. Any service charges on medical bills should not be deducted from the individual claim

11. Modern treatment:

"The Company will indemnify the Insured Person up to 50% of Base Sum Insured for the Medical Expenses incurred during the Policy period on Inpatient Treatment or Day Care Treatment or Domiciliary Treatment of below mentioned Modern Treatment Methods

Uterine Artery Embolization and HIFU

Balloon Sinuplasty

Deep Brain Stimulation

Oral Chemotherapy

Immunotherapy Intra Vitreal injections

Robot surgeries

Stereotactic radio surgeries

Bronchial Thermoplasty

Vaporization of the prostate (Green laser treatment or holmium laser treatment)

IONM- (Intra Operative Neuro Monitoring)

Stem Cell therapy: Including Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered"

12. Health check-up - "The expenses of Health check-up with limit of Rs. 4000/- per family per year to be conducted on cashless basis or reimbursed on submission of bills. The tests covered under routine check up are LFT, KFT, Lipid Profile, CBC with ESR, Urine, Thyroid profile, Sugar fasting and PP, HBA1C, Vitamin D and ECG. This shall be over and above OPD coverage limit of Rs. 20,000/-"

13. Employer/employee relationship exists and all employees are covered without any selection

14. Mid-term increase in sum insured is not permitted

15. Addition of existing employees will not be allowed after policy inception.

16. It shall be a condition precedent to the Company's liability under this policy that all supporting documents relating to the claim must be submitted to the TPA within thirty (30) days from the date of discharge from the hospital. In case of post-hospitalization treatment days, all claim documents should be submitted to the TPA within seven (7) days after completion of such treatment.

17. It is hereby agreed between the Proposer and the Company that any addition / deletion to the list of insured members shall be communicated to the Insurer in writing within a reasonable time but not later than 30 days from the date of the employee joining or being relieved from the organization.

18. "Claim intimation:

a. Planned Hospitalization, the policyholder/Insured person with intimate such admission at least 48 hr prior to the planned date of admission

b. Emergency hospitalization, the policy holder / insured person will intimate such admission within 24 hrs of such admission.

Claim submission:

It shall be a condition precedent to the Company's liability under this policy that all supporting documents relating to the claim must be submitted to the TPA within thirty (30) days from the date of discharge from the hospital. In case of post-hospitalization treatment days, all claim documents should be submitted to the TPA within seven (7) days after completion of such treatment.

Violation of above clause (claim Intimation & claim Submission), will liable of 10% co-payment on all admissible claim amounts."

Rest all other terms & conditions strictly as per Reliance group mediclaim insurance policy. Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy. This policy Schedule in original must be surrendered to the company. In case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder

Warranted that the exclusions mentioned below stand deleted:

30 day Exclusion

First Year exclusion
Congenital Internal diseases
Pre- existing illness
Maternity
Maternity waiting period

Direct	Direct	
Intermediary Code	Intermediary Name	Intermediary Contact No.

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
1	ICAT2-1	MR. RAJNISH KR. MAURYA	SELF	GRADE 1	45 Yr 00 M	M	1250000	28.03.2025		
2	ICAT2-1	MRS. RATI SHUKLA	SPOUSE		44 Yr 00 M	F		28.03.2025		
3	ICAT2-1	MS. ISHANVI SINGH	DAUGHTER		13 Yr 00 M	F		28.03.2025		
4	ICAT2-2	MR. MUKUND CHOUDHARY	SON		17 Yr 00 M	M		28.03.2025		
5	ICAT2-2	MR. VIVEK KUMAR	SELF	GRADE 1	47 Yr 00 M	M	1250000	28.03.2025		
6	ICAT2-2	MRS. MEENA KUMARI	SPOUSE		42 Yr 00 M	F		28.03.2025		
7	ICAT2-2	MS. AKSHARA CHAUDHARY	DAUGHTER		11 Yr 00 M	F		28.03.2025		
8	ICAT2-3	MR. ATHARAV SHANKAR	SON		6 Yr 00 M	M		28.03.2025		
9	ICAT2-3	MR. CHITRA HANS	SELF	GRADE 1	46 Yr 00 M	M	1250000	28.03.2025		
10	ICAT2-3	MRS. ANURADHA YADAV	MOTHER		66 Yr 00 M	F		28.03.2025		
11	ICAT2-3	MRS. SEWIKI KUMARI	SPOUSE		42 Yr 00 M	F		28.03.2025		
12	ICAT2-4	MR. DHIRAJ JAISWAL	SELF	GRADE 1	40 Yr 00 M	M	1250000	28.03.2025		
13	ICAT2-4	MR. KEDAR NATH JAISWAL	FATHER		64 Yr 00 M	M		28.03.2025		
14	ICAT2-4	MR. SHIVANSH JAISWAL	SON		4 Yr 00 M	M		28.03.2025		
15	ICAT2-4	MRS. GYANTI DEVI	MOTHER		66 Yr 00 M	F		28.03.2025		
16	ICAT2-4	MRS. SAPNA JAISWAL	SPOUSE		38 Yr 00 M	F		28.03.2025		
17	ICAT2-4	MS. KATYAYNI JAISWAL	DAUGHTER		11 Yr 00 M	F		28.03.2025		
18	ICAT2-5	MR. AJEET KUMAR SINGH	SELF	GRADE 1	43 Yr 00 M	M	1250000	28.03.2025		
19	ICAT2-5	MR. APURVA VIKRAM SINGH	SON		13 Yr 00 M	M		28.03.2025		
20	ICAT2-5	MRS. PRITI SINGH	SPOUSE		40 Yr 00 M	F		28.03.2025		
21	ICAT2-6	MR. ADITYA SHANKAR SINGH	SON		9 Yr 00 M	M		28.03.2025		
22	ICAT2-6	MR. ANOOP KUMAR SINGH	SELF	GRADE 2	46 Yr 00 M	M	1000000	28.03.2025		

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
23	ICAT2-6	MRS. ANITA SINGH	SPOUSE		40 Yr 00 M	F		28.03.2025		
24	ICAT2-6	MRS. SHAKUNTALA SINGH	MOTHER		68 Yr 00 M	F		28.03.2025		
25	ICAT2-7	MR. LAKSHMANASWAMY T. V	SPOUSE		54 Yr 00 M	M		28.03.2025		
26	ICAT2-7	MR. NANDA KUMAR LAKSHMANASWAMY	SON		20 Yr 00 M	M		28.03.2025		
27	ICAT2-7	MRS. SHRIVIDHYA LAKSHMANASWAMY	SELF	GRADE 3	45 Yr 00 M	F	750000	28.03.2025		
28	ICAT2-7	MS. YAMINI LAKSHMANASWAMY	DAUGHTER		18 Yr 00 M	F		28.03.2025		
29	ICAT2-8	MRS. CHETNA PALIWAL	SELF	GRADE 3	39 Yr 00 M	F	750000	28.03.2025		
30	ICAT2-8	MS SHUBHDI RANA	DAUGHTER		14 Yr 00 M	F		28.03.2025		
31	ICAT2-8	MS. SACHI RANA	DAUGHTER		8 Yr 00 M	F		28.03.2025		
32	ICAT2-9	MR. VINOD KUMAR	SPOUSE		50 Yr 00 M	M		28.03.2025		
33	ICAT2-9	MR. VIVAN KUMAR	SON		5 Yr 00 M	M		28.03.2025		
34	ICAT2-9	MRS. GEETA KUMAR	SELF	GRADE 3	41 Yr 00 M	F	750000	28.03.2025		
35	ICAT2-9	SMT. SUSHEELA DEVI	MOTHER		70 Yr 00 M	F		28.03.2025		
36	ICAT2-10	MR. MAHENDER SINGH	SPOUSE		39 Yr 00 M	M		28.03.2025		
37	ICAT2-10	MR. SHUBH GINTI	SON		7 Yr 00 M	M		28.03.2025		
38	ICAT2-10	MRS. BHAWNA GINTI	SELF	GRADE 3	36 Yr 00 M	F	750000	28.03.2025		
39	ICAT2-11	MR. AARAV BAHL	SON		9 Yr 00 M	M		28.03.2025		
40	ICAT2-11	MR. MAHENDRA KUMAR DHAMEEJA	FATHER		64 Yr 00 M	M		28.03.2025		
41	ICAT2-11	MR. RAJAT BAHL	SPOUSE		39 Yr 00 M	M		28.03.2025		
42	ICAT2-11	MRS. VANDANA BAHL	SELF	GRADE 3	38 Yr 00 M	F	750000	28.03.2025		
43	ICAT2-12	MR. ANISH KUMAR CHAUDHARY	SELF	GRADE 3	35 Yr 00 M	M	750000	28.03.2025		
44	ICAT2-13	MR. VINOD KUMAR	SELF	GRADE 3	56 Yr 00 M	M	750000	28.03.2025		

Reliance General Insurance Company Limited. IRDAI Registration No. 103  
 Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.  
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**Schedule of Members**

Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
45	ICAT2-13	MRS. SITA DEVI	SPOUSE		57 Yr 00 M	F		28.03.2025		
46	ICAT2-14	MR. DEVENDER SINGH	SELF	GRADE 3	40 Yr 00 M	M	750000	28.03.2025		
47	ICAT2-14	MR. MOHIT SINGH	SON		10 Yr 00 M	M		28.03.2025		
48	ICAT2-14	MR. RAHUL SINGH	SON		12 Yr 00 M	M		28.03.2025		
49	ICAT2-14	MRS. DEEPA DEVI	SPOUSE		34 Yr 00 M	F		28.03.2025		
50	ICAT2-15	MR. DINESH KUMAR	SELF	GRADE 3	53 Yr 00 M	M	750000	28.03.2025		
51	ICAT2-15	MRS. SAROJ DEVI	SPOUSE		54 Yr 00 M	F		28.03.2025		
52	ICAT2-15	SMT. RAMESHWARI	MOTHER		70 Yr 00 M	F		28.03.2025		
53	ICAT2-16	MR. BHUPENDER SINGH	SELF	GRADE 3	42 Yr 00 M	M	750000	28.03.2025		
54	ICAT2-16	MRS. MOHANI DEVI	SPOUSE		42 Yr 00 M	F		28.03.2025		
55	ICAT2-16	MS. RAJANI	DAUGHTER		12 Yr 00 M	F		28.03.2025		
56	ICAT2-16	MS. SHIVANI	DAUGHTER		17 Yr 00 M	F		28.03.2025		
57	ICAT2-17	MR PURVANSH	SON		1 Yr 00 M	M		28.03.2025		
58	ICAT2-17	MR. NAND KISHOR	SELF	GRADE 3	32 Yr 00 M	M	750000	28.03.2025		
59	ICAT2-17	MRS. PREETI	SPOUSE		31 Yr 00 M	F		28.03.2025		
60	ICAT2-17	MRS. SEEMA	MOTHER		51 Yr 00 M	F		28.03.2025		
61	ICAT2-17	MS. BHUVIKA	DAUGHTER		4 Yr 00 M	F		28.03.2025		
62	ICAT2-18	MR. AAKASH YADAV	SON		19 Yr 00 M	M		28.03.2025		
63	ICAT2-18	MR. ADARSH YADAV	SON		22 Yr 00 M	M		28.03.2025		
64	ICAT2-18	MR. SHRI PAL YADAV	SELF	GRADE 3	44 Yr 00 M	M	750000	28.03.2025		
65	ICAT2-18	MRS. PARMILA YADAV	SPOUSE		42 Yr 00 M	F		28.03.2025		
66	ICAT2-19	MR. ARYAN DHAKOLIYA	SON		14 Yr 00 M	M		28.03.2025		

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
67	ICAT2-19	MR. BRAJPAL SINGH	FATHER		68 Yr 00 M	M		28.03.2025		
68	ICAT2-19	MR. MAYANK DHAKOLIYA	SON		13 Yr 00 M	M		28.03.2025		
69	ICAT2-19	MR. RAJEEV KUMAR	SELF	GRADE 3	42 Yr 00 M	M	750000	28.03.2025		
70	ICAT2-19	MRS. REKHA RANI	SPOUSE		35 Yr 00 M	F		28.03.2025		
71	ICAT2-19	MRS. SAROJ DEVI	MOTHER		51 Yr 00 M	F		28.03.2025		
72	ICAT2-20	MR. MUKESH KUMAR	SELF	GRADE 3	38 Yr 00 M	M	750000	28.03.2025		
73	ICAT2-20	MRS. KRISHNA DEVI	MOTHER		61 Yr 00 M	F		28.03.2025		
74	ICAT2-20	MRS. SHIVANI	SPOUSE		42 Yr 00 M	F		28.03.2025		
75	ICAT2-20	MS. DEEHER	DAUGHTER		2 Yr 00 M	F		28.03.2025		
76	ICAT2-21	MR. ANURAG	SON		20 Yr 00 M	M		28.03.2025		
77	ICAT2-21	MR. DEEPAK	SON		20 Yr 00 M	M		28.03.2025		
78	ICAT2-21	MR. MUKESH KUMAR	SELF	GRADE 3	45 Yr 00 M	M	750000	28.03.2025		
79	ICAT2-21	MRS. DHANNO DEVI	MOTHER		67 Yr 00 M	F		28.03.2025		
80	ICAT2-21	MRS. MANJU	SPOUSE		38 Yr 00 M	F		28.03.2025		
81	ICAT2-22	MR. AJAY KUMAR	SELF	GRADE 3	40 Yr 00 M	M	750000	28.03.2025		
82	ICAT2-22	MR. PULKIT	SON		8 Yr 00 M	M		28.03.2025		
83	ICAT2-22	MRS. OMWATI DEVI	MOTHER		64 Yr 00 M	F		28.03.2025		
84	ICAT2-22	MRS. POOJA	SPOUSE		41 Yr 00 M	F		28.03.2025		
85	ICAT2-22	MS. GAURI	DAUGHTER		11 Yr 00 M	F		28.03.2025		
86	ICAT2-23	MR. MALIK AFROJ AHMAD	SELF	GRADE 3	34 Yr 00 M	M	750000	28.03.2025		
87	ICAT2-23	MR. MOHAMMAD AAVESH MALIK	SON		12 Yr 00 M	M		28.03.2025		
88	ICAT2-23	MR. MOHD FAROOK	FATHER		67 Yr 00 M	M		28.03.2025		

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
89	ICAT2-23	MRS. PARVEEN BANO	SPOUSE		32 Yr 00 M	F		28.03.2025		
90	ICAT2-23	MS. AAYAT FATIMA	DAUGHTER		7 Yr 00 M	F		28.03.2025		
91	ICAT2-24	MR. BINDESHWAR SHAH	FATHER		58 Yr 00 M	M		28.03.2025		
92	ICAT2-24	MR. DIPESH SAH	SON		6 Yr 00 M	M		28.03.2025		
93	ICAT2-24	MR. MITHLESH KUMAR SAH	SELF	GRADE 3	35 Yr 00 M	M	750000	28.03.2025		
94	ICAT2-24	MRS. UMA SAH	SPOUSE		26 Yr 00 M	F		28.03.2025		
95	ICAT2-24	MRS. VISHNU DEVI SAH	MOTHER		53 Yr 00 M	F		28.03.2025		
96	ICAT2-24	MS. LILEESHA SAH	DAUGHTER		10 Yr 00 M	F		28.03.2025		
97	ICAT2-25	MR. AMIT KUMAR	SELF	GRADE 3	38 Yr 00 M	M	750000	28.03.2025		
98	ICAT2-25	MRS. NEETU RANI	SPOUSE		38 Yr 00 M	F		28.03.2025		
99	ICAT2-25	MS. ANUSHKA	DAUGHTER		12 Yr 00 M	F		28.03.2025		
100	ICAT2-25	MS. KAVYA	DAUGHTER		9 Yr 00 M	F		28.03.2025		
101	ICAT2-26	MR. GRACIOUS	SON		21 Yr 00 M	M		28.03.2025		
102	ICAT2-26	MR. MOJEN BOROGAON	SELF	GRADE 3	45 Yr 00 M	M	750000	28.03.2025		
103	ICAT2-26	MRS. RANU BALA	SPOUSE		43 Yr 00 M	F		28.03.2025		
104	ICAT2-26	MS. GLORIA BOROGAON	DAUGHTER		16 Yr 00 M	F		28.03.2025		
105	ICAT2-27	MR. NIRAJ KUMAR	SELF	GRADE 3	35 Yr 00 M	M	750000	28.03.2025		
106	ICAT2-27	MRS. KANTI DEVI	MOTHER		76 Yr 00 M	F		28.03.2025		
107	ICAT2-27	MRS. SEEMA	SPOUSE		34 Yr 00 M	F		28.03.2025		
108	ICAT2-27	MS. KRISHA	DAUGHTER		2 Yr 00 M	F		28.03.2025		

Notice of communication to be given in respect of claim to :	
Name:	Reliance HCMT
Address:	Reliance General Insurance Company .Ltd. HCMT HUB 1-89/3/B/40 to 42/ks/301 3rd floor, Krishe block, Krishe Sapphire Madhapur, Hyderabad Pincode: 500081
City:	Hyderabad
Website Address:	
Customer care No	+91 22 4890 3009
Email id:	rcarehealth@rcap.co.in

Note :

- In case of renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change
- For detailed terms, conditions and exclusions please refer the policy wordings.
- In the event of non-realization of premium, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not
- In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Application No. as mentioned in the policy.
- In the event of incorrect representation of this declaration, the liability shall be upon the Policyholder
- Only the benefits which are mentioned in this Policy Schedule shall be available under the Policy.
- This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017
- In case of any assistance with claims, please contact us on +91 22 4890 3009 (Paid) or email us at rgicl.services@reliancegeneral.co.in
- The Policy Wording with detailed terms, conditions and exclusions along with other documents are available on our website [www.reliancegeneral.co.in](http://www.reliancegeneral.co.in).
- The Customer Information Sheet (CIS) for this product is available on our website <https://www.reliancegeneral.co.in/insurance/about-us/downloads.aspx>

**Grievance Clause:** For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@cioms.co.in

For Reliance General Insurance Co. Ltd.

Authorised Signatory

MIS as on 11-Feb-2026			
NATIONAL AUTOMOTIVE BOARD			
Policy Number : 130132528120000033		Start Date	End Date
		28-Mar-25	27-Mar-26
Status	No.	Amount(Rs.)	
Incurred	CL Paid with settlement Letter	68	1,107,919
	CL Paid - Payment Details Await	0	0
	CL Approved	3	13,717
	CL Queried	0	0
	CL WIP	3	9,401
	AL Approved	0	0
	AL Queried	0	0
	AL WIP	0	0
	Open Intimations	0	0
	<b>Sub Total</b>	<b>74</b>	<b>1,131,037</b>
Closed/Rejected	CL Rejected	5	13,656
	CL Closed	0	0
	AL Closed	0	0
	AL Rejected	0	0
	Intimation Closed	0	0
	<b>Sub Total</b>	<b>5</b>	<b>13,656</b>
<b>Grand total</b>	<b>79</b>	<b>1,144,693</b>	

Note : CL - Addendum & PrePost claims are not considered as separate claims count, but amounts are considered.

Policy Name NATIONAL AUTOMOTIVE BOARD  
Policy Number 13013252812000033  
Policy Period 28/03/2025 to 27/03/2026  
Claim MIS as on 11.02.2026

Table with columns: S No., CLInwardNo, Inward Date, Claim Classification, Insured Name, Patient Name, Employee/Men, Relation, Sum Insured, DOA/OPD Treatment From, DOD/OPD Treatment To, Hospital Name, Hospital State, Final Status, Approved Date, Claimed Amount, Disallowed Amount, Net Sanct Amt. The table contains 88 rows of detailed claim data.

